

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: FRANK M. SEXTON et al.

Serial No.: 09/775,336

Filed: February 1, 2001

Title: INSURANCE SYSTEM AND METHOD WITH DISPROPORTIONAL ALLOCATION

Art Unit: 3626

Confirmation No. 9210

Atty. Docket No. 000000-000-103

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Examiner: Kalinowski, Alexander G.

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virgina 22312-1450.

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Applicants submit herewith patents of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56. However, submitting this information is not intended to constitute an admission that any patent, publication or other information referred to herein either is "material" pursuant to 37 CFR 1.56 or is "prior art" for this invention.

In accordance with 37 CFR 1.97(g), (h), the filing of the Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(b) exists.

A list of patent(s) and/or publications is set forth on the attached Form PTOL-1449.

Copies of all available patents are supplied herewith for the Examiner's convenience.

It is respectfully submitted that the present invention is deemed patentable over the cited

references, whether taken singly or in combination. Applicants are submitting these references

for consideration by the Examiner and for purposes of entering these citations in the official file

in order to comply with their duty of candor.

If a fee is due, the Patent Office is authorized to debit our deposit account

number 10-1202.

Respectfully submitted,

Date: 6/9/04

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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])